

Amend

providing a database including payee records;
[the request for payment further including payment
information, such as payor's name and address data;]
processing the [payment] information to produce an
eleven digit zip code for the payee;
accessing the database to locate [any] payee records
corresponding to the eleven digit zip code.

5. (Amended) The computer implemented remittance payment process
of claim 1, further comprising the steps of:

storing in a database, alteration rules for each
payee indicating a format in which [a] that payee [expects] is
to receive an account number; and

transforming the received account number into an
altered account number according to the alteration rules.

Sub C47

A2

9. (Amended) The remittance apparatus of claim 6, wherein the
[request for payment further includes payment] information[,
such as payor's] includes a payor name and address data[;], and
further comprising:

[providing] a database including payee records;
a mapping unit configured to process [processing] the
[payment] information to produce an eleven digit zip code for
the payee;

a retrieval unit [accessing] configured to access the
database to locate [any] payee records corresponding to the
eleven digit zip code.

Sub C67

A3

14. (Amended) The article of manufacture of claim 11, wherein
the computer program is further configured to cause the computer
to: